

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dennis Fitzgerald
Alma Rosa Fitzgerald
Debtors

Case No. 19-04164-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb +Dennis Fitzgerald, Alma Rosa Fitzgerald, 5695 Decker Road, Bushkill, PA 18324-7843
5251976 BANGOR BOROUGH SEWER SYSTEM, EISENHART BLVD & WALNUT STREET, BANGOR, PA 18013
5277036 +Bayview Loan Servicing LLC, C/O Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
PO Box 17933, San Diego, CA 92177-7921
5251981 +EXPLORIA RESORTS, PO BOX 150, SCOTTSDALE, AZ 85252-0106
5251984 +MARKET STREET SPORTS BAR, 2398 W GARDENIA DRIVE, CITRUS SPRINGS, FL 34434-4877
5251985 +MATTLEMAN WEINROTH & MILLER, 401 ROUTE 70 EAST, SUITE 100, CHERRY HILL, NJ 08034-2410
5251986 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, PO BOX 16001, READING, PA 19612-6001)
5271081 +Metropolitan Edison Company, 101 Crawford's Corner Road, Building # 1 Suite 1-511,
Holmdel, NJ 07733-1976
5251987 +RAS CITRON LLC, 133 GAITHER DRIVE, SUITE F, MOUNT LAUREL, NJ 08054-1710
5251990 +STATEBRIDGE COMPANY, 5680 GREENWOOD PLAZA BLVD, SUITE 100S,
GREENWOOD VILLAGE, CO 80111-2404
5251991 +STERN & EISENBERG PC, 1581 MAIN STREET SUITE 200, THE SHOPS AT VALLEY SQUARE,
WARRINGTON, PA 18976-3403
5251993 +THE DEBT MEDIATORS, PO BOX 231, SHOEMAKERSVILLE, PA 19555-0231
5251994 THE FALLS COMMUNITY ASSOC, C/O SUNRISE CREDIT SERVICES INC, PO BOX 9100,
FARMINGDALE, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Jun 30 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021
5257919 +E-mail/Text: bknotices@bankofthewest.com Jun 30 2020 19:45:37 BANK OF THE WEST,
2527 CAMINO RAMON, SAN RAMON, CA 94583-4213
5251977 E-mail/Text: bknotices@bankofthewest.com Jun 30 2020 19:45:37 BANK OF THE WEST,
ATTN RESEARCH, 1450 TREAT BLVD, WALNUT CREEK, CA 94597-2168
5251978 +E-mail/Text: updates@brennanclark.com Jun 30 2020 19:45:40 BRENNAN & CLARK LTD,
721 E MADISON ST, VILLA PARK, IL 60181-3083
5278841 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 30 2020 19:45:40
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
Coral Gables, FL 33146-1873
5251980 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 30 2020 19:45:17 CITIZENS ONE AUTO,
CONSUMER LOAN SVC JCB210, PO BOX 42033, PROVIDENCE, RI 02940-2033
5254626 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 30 2020 19:45:17 Citizens Bank N.A.,
One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
5274567 EDI: JEFFERSONCAP.COM Jun 30 2020 23:43:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
5251979 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 CHASE MORTGAGE, MAIL CODE LA4-6475,
700 KANSAS LANE, MONROE, LA 71203
5251982 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 JP MORGAN CHASE BANK, 3415 VISION DRIVE,
COLUMBUS, OH 43219
5274081 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 JPMorgan Chase Bank, National Association,
Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe LA 71203
5251983 E-mail/Text: camanagement@mtb.com Jun 30 2020 19:45:25 M & T BANK, PO BOX 1288,
BUFFALO, NY 14240-1288
5251988 +E-mail/Text: accounting@sawcreek.org Jun 30 2020 19:45:16 SAW CREEK ESTATES COMM ASSOC,
5728 DECKER ROAD, BUSHKILL, PA 18324-6627
5251989 +E-mail/Text: jennifer.chacon@spservicing.com Jun 30 2020 19:45:47
SELECT PORTFOLIO SERVICING INC, ATTN BANKRUPTCY DEPT, PO BOX 65250,
SALT LAKE CITY, UT 84165-0250
5251992 EDI: RMSC.COM Jun 30 2020 23:43:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061,
ORLANDO, FL 32896-5061
5252720 +EDI: RMSC.COM Jun 30 2020 23:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5273969 EDI: AIS.COM Jun 30 2020 23:43:00 Verizon, by American InfoSource as agent, PO Box 4457,
Houston, TX 77210-4457
5251995 +EDI: WFFC.COM Jun 30 2020 23:43:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335,
DES MOINES, IA 50306-0335
5257625 EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo Bank, N.A., Default Document Processing,
MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor Citizens Bank, N.A. PitEcf@weltman.com, PitEcf@weltman.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Janet M. Spears on behalf of Creditor Bayview Loan Servicing LLC bkecfinbox@aldridgeppte.com, JSpears@ecf.courtdrive.com
Jerome B Blank on behalf of Creditor Jpmorgan Chase Bank, National Association pamb@fedphe.com
Mario John Hanyon on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com
Robert J Kidwell, III on behalf of Debtor 1 Dennis Fitzgerald rkidwell@newmanwilliams.com, rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III on behalf of Debtor 2 Alma Rosa Fitzgerald rkidwell@newmanwilliams.com, rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Alma Rosa Fitzgerald lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Dennis Fitzgerald lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 12

Information to identify the case:

Debtor 1 **Dennis Fitzgerald**
First Name Middle Name Last Name
Debtor 2 **Alma Rosa Fitzgerald**
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:19-bk-04164-RNO**

Social Security number or ITIN xxx-xx-5358
EIN -----

Social Security number or ITIN xxx-xx-6466
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Fitzgerald
fdbा Market Street Sports Bar

Alma Rosa Fitzgerald
aka Alma Fitzgerald, aka Alma R. Fitzgerald, aka Alma Santiago, aka Alma Rosa Santiago, aka Alma R. Santiago

By the
court:

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: ChristopherGambini, Deputy Clerk

6/30/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.